

6851 N.E. Loop 820, Suite 300  
North Richland Hills, TX 76180-6608  
(817) 770-8500  
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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: AMELIA MERCEDES PENZO

Case No: 10-45329-RFN

Prehearing Date: April 01, 2011

Debtor(s)

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Notice of Pre-Hearing Conference and  
Hearing on "Trustee's Recommendation Concerning Claims,  
Objection to Claims, and Plan Modification (if required)"

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TO ALL PARTIES IN INTEREST:

A Pre-Hearing Conference with the Chapter 13 Trustee concerning the attached Trustee's Recommendation Concerning Claims, Objection to Claims, and Plan Modification (if required)("TRCC") will be held at **8:30 AM** on **April 01, 2011** at 6851 N.E. Loop 820, Suite 220, North Richland Hills, Texas 76180.

If any objections to the Pleadings are not resolved or defaulted at the Trustee's Pre-hearing Conference then this matter will be called at the docket call to be held at **8:30 AM** on **April 07, 2011** at 204 U.S. Courthouse, 10th and Lamar Streets, Fort Worth, TX., with the hearing on the matter immediately following the conclusion of the docket call.

Pursuant to General Order 2010-01 Section 8(c), unless an objection is timely filed as to the treatment of any claim or modification, the claim or modification will be allowed or approved as described in the TRCC and such treatment will be final and binding on all parties, unless Section 502j of the Bankruptcy Code applies.

TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, FILED WITH THE COURT, AND A COPY SERVED ON THE FOLLOWING PARTIES WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE HEREOF.

DEBTOR(S): AMELIA MERCEDES PENZO, 1301 Montclair St, Arlington, TX 76015  
ATTORNEY: ALLMAND AND LEE PLLC, 8701 BEDFORD EULESS RD STE 510, HURST, TX 76053  
COURT: Clerk's Office, US Bankruptcy Court, 128 U.S. Courthouse, 10th and Lamar Streets, Ft. Worth, TX 76102  
TRUSTEE: TRUSTEE'S OFFICE, 6851 N.E. Loop 820, Suite 300, North Richland Hills, TX 76180-6608

/s/ Tim Truman

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Tim Truman, Trustee/State Bar # 20258000

Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required)

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the "Notice of Pre-Hearing Conference and Hearing on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required)" and that a copy of the attached "Trustee's Recommendation Concerning Claims, Objection to Claims, and Plan Modification (if required)" was served on the following parties at the address listed below by the United States First Class Mail or via electronic mail.

/s/ Tim Truman

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DEBTOR(S): AMELIA MERCEDES PENZO, 1301 Montclair St, Arlington, TX 76015  
ATTORNEY: ALLMAND AND LEE PLLC, 8701 BEDFORD EULESS RD STE 510, HURST, TX 76053

**CREDITORS:**

ALLMAND AND LEE PLLC, 8701 BEDFORD EULESS RD STE 510, HURST, TX 76053-0000  
BENEFICIAL, PO BOX 1411, FORT MILL, SC 29715  
CHASE HOME FINANCE, 3415 VISION DR, COLUMBUS, OH 43219-0000  
CITIFINANCIAL, 300 ST PAUL PL, BALTIMORE, MD 21202  
DEUTSCHE BANK NATIONAL TRUST CO, BAC HOME LOANS SERVICING LP, 7105 CORPORATE DR MS TX2-982-03-03, PLANO, TX 75024-0000  
DISCOVER BANK, DFS SERVICES LLC, PO BOX 3025, NEW ALBANY, OH 43054  
FIRST CHOICE POWER SPECIAL PURPOSE, MS TX 1650, 225 E JOHN CARPENTER FRWY STE 1500, IRVING, TX 75062  
HOMEQ SERVICING CORP, 701 CORPORATE CENTER DR, MAILCODE NC4743, RALIEGH, NC 27607-0000  
HSBC, PO BOX 5213, CAROL STREAM, IL 60197-0000  
HSBC BANK NEVADA NA, C/O PRA RECEIVABLES MGMT, PO BOX 12907, NORFOLK, VA 23541-0000  
INTERNAL REVENUE SERVICE, PO BOX 7317, PHILADELPHIA, PA 19101  
OCWEN LOAN SERVICING LLC, ATTN CASHIERING DEPT, PO BOX 24781, WEST PALM BEACH, FL 33416  
PRA RECEIVABLES MANAGEMENT LLC, AGENT OF PORTFOLIO RECOVERY, PO BOX 12914, NORFOLK, VA 23541-0000  
PROCOLLECT, 12170 ABRAMS RD STE 100, DALLAS, TX 75243  
TARRANT COUNTY TAX COLLECTOR, DELINQUENT TAX DEPARTMENT, 100 E WEATHERFORD ST, FORT WORTH, TX 76196

Date: February 24, 2011

By: /s/ Tim Truman

AMELIA MERCEDES PENZO

Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

**IN RE: AMELIA MERCEDES PENZO**

**Case No: 10-45329-RFN**

**Debtor(s)**

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO  
CLAIMS AND PLAN MODIFICATION (if required)**

The Trustee hereby objects to and/or recommends allowance or disallowance of the following claims for the reason(s) indicated, pursuant to Bankruptcy Rule 3007:

**I.**

**OBJECTION - NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf as required by Bankruptcy Rule 3002(a). The "bar date" for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED, and not be paid by the Trustee:

<b><u>T'EE #</u></b>	<b><u>CREDITOR'S NAME</u></b>	<b><u>SCHED CLASS</u></b>	<b><u>SCHED AMOUNT</u></b>
3	CITIFINANCIAL	SECURED	\$46,653.00
7	BENEFICIAL	UNSECURED	\$8,996.16
9	CREDIT SYSTEMS INTERNATIONAL/COLLECTION	UNSECURED	\$366.00
10	CREDIT SYSTEMS INTERNATIONAL/COLLECTION	UNSECURED	\$168.00
12	HOMEQ SERVICING CORP	UNSECURED	\$0.00
14	HSBC	UNSECURED	\$293.00
16	PROCOLLECT	UNSECURED	\$311.00

**II.**

**SPECIFIC OBJECTIONS**

The Trustee hereby objects to the following claims for the reason(s) indicated in Column 6. The claims should be ALLOWED/DISALLOWED as indicated in Column 3 for the amount and class indicated in Columns 4 and 5 respectively:

\*\*\* NONE \*\*\*\*

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount(s) and in the class(es) as listed below: (NOTE: Value, treatment and interest rate were determined at confirmation. "Value" and "Treatment" are shown below for information only.)

<b><u>T'EE #</u></b>	<b><u>SECURED CREDITORS</u></b>	<b><u>COLLATERAL</u></b>	<b><u>CLAIM</u></b>	<b><u>VALUE</u></b>	<b><u>INTEREST RATE</u></b>	<b><u>TREATMENT</u></b>
1	DEUTSCHE BANK NATIONAL TRUST	2ND LIEN 1301 MONTCLAIR ST	\$9,302.40	\$89,000.00		DIRECT-DR
2	CHASE HOME FINANCE	6415 BROWNLEE LN	\$4,391.35	\$107,200.00		DIRECT-DR
4	OCWEN LOAN SERVICING LLC	1ST LIEN HOME ARRS	\$9,341.92	\$89,000.00	0.00%	PRO RATA-TR
5	OCWEN LOAN SERVICING LLC	1ST LIEN HOMESTEAD	\$54,116.89	\$89,000.00		DIRECT-DR
17	TARRANT COUNTY TAX COLLECTO	220/HOMESTEAD/10	\$2,496.04	\$0.00	0.00%	NO PROVISION
19	TARRANT COUNTY TAX COLLECTO	220/2309 CATALO LANE/10	\$2,103.39	\$0.00	0.00%	NO PROVISION

AMELIA MERCEDES PENZO

Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required)

(cont'd.)

				INTEREST		
<u>T'EE #</u>	<u>SECURED CREDITORS</u>	<u>COLLATERAL</u>	<u>CLAIM</u>	<u>VALUE</u>	<u>RATE</u>	<u>TREATMENT</u>
20	TARRANT COUNTY TAX COLLECTO	220/6415 BROWNLEE/10	\$2,664.30	\$0.00	0.00%	NO PROVISION
21	DEUTSCHE BANK NATIONAL TRUST	2ND LN/HOME/ARRS	\$314.06	\$0.00	0.00%	NO PROVISION
<u>T'EE #</u>	<u>PRIORITY</u>		<u>CLAIM</u>			<u>TREATMENT</u>
6	INTERNAL REVENUE SERVICE		\$4,193.48			PRO RATA-TR
<u>T'EE #</u>	<u>UNSECURED</u>		<u>CLAIM</u>			<u>COMMENT</u>
8	FIRST CHOICE POWER SPECIAL PUR		\$1,084.08			
11	DISCOVER BANK		\$1,332.20			
13	HSBC BANK NEVADA NA		\$336.44			
15	PRA RECEIVABLES MANAGEMENT L		\$8,996.16			BENEFICIAL
18	INTERNAL REVENUE SERVICE		\$1,810.93			PENALTY

IF THE TRUSTEE'S RECOMMENDATION CONCERNING ANY CLAIM DIFFERS FROM THE AMOUNT INDICATED IN A CREDITOR'S PROOF OF CLAIM, THE RECOMMENDATION IS DEEMED AN OBJECTION TO SUCH CLAIM. UNLESS A TIMELY RESPONSE OR OBJECTION IS FILED CONTESTING THE TRUSTEE'S RECOMMENDATION, THE OBJECTION WILL BE SUSTAINED AND SUCH CLAIM WILL BE ALLOWED ONLY IN THE AMOUNT AND IN THE CLASS INDICATED.

IV.

PLAN MODIFICATION

V.

PLAN IS / IS NOT SUFFICIENT

Plan is Sufficient. Debtor Modification is not needed to cure any insufficiency at this time.

Respectfully submitted,  
Office of the Chapter 13 Trustee, Fort Worth  
/s/ Tim Truman

Tim Truman, Trustee  
State Bar # 20258000

Dated: February 24, 2011